

## WHAT IS CLAIMED IS:

### 1. A card settlement system comprising:

a settlement processing means for determining payment amount of money by last N digits (N is any integer) of a called telephone number of a mobile telephone terminal of a user, and for making settlement processing on the basis of said payment amount of money;

a telephone exchange means which possesses lines whose last N digits are consecutive as payment lines, in which when there is a call for payment from a mobile telephone terminal of the user, said telephone exchange means sends a telephone number of the mobile telephone terminal of the user and a called telephone number to said settlement processing means, and when access number of an affiliated store is inputted, said telephone exchange means sends said access number to said settlement processing means and sends completion procedure information to a terminal device of the affiliated shop;

wherein the user purchases a card on which an identification number has been masked-printed, calls a line for registration by the user's mobile telephone terminal in advance, inputs the identification number of said card, and registers the telephone number of the mobile telephone terminal of said user;

when the user buys a commodity at an affiliated store, the user calls a line for payment by the mobile telephone terminal which said user has, the last N digits of the telephone number are treated as payment amount of money, and inputs access number of the affiliated store;

when the settlement process is carried out by said settlement processing means, procedure completion information is sent from said telephone exchange means to the terminal device having said access number at the affiliate shop.

2. A card settlement system according to claim 1, wherein said telephone exchange means sends procedure completion information to the affiliated store having said access number by voice message.

3. A card settlement system according to claim 1, wherein said telephone exchange means sends procedure completion information to the affiliated store having said access number by electronic mail.

4. A card settlement system according to claim 1, wherein said telephone exchange means presents sales information to the affiliated store having said access number by means of web-pages.